

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: James Alfred Cruz

Case No.: 5-24-00727 MJC

Chapter 13

**Debtor(s)**

**NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	Cenlar
Court Claim Number:	02
Last Four of Loan Number:	0124
Property Address if applicable:	151 Legion Rd

**PART 2: CURE AMOUNT**

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**Total cure disbursement made by the trustee:**

a.	Allowed prepetition arrearages:	\$673.57
b.	Prepetition arrearages paid by the trustee:	\$673.57
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$673.57

**PART 3: POSTPETITION MORTGAGE PAYMENT**

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Mortgage is/was paid directly by the debtor(s).

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: March 25, 2025

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: James Alfred Cruz

Case No.: 5-24-00727 MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on March 25, 2025, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Charles Laputka, Esquire  
1344 West Hamilton St  
Allentown PA 18102

**Served by First Class Mail**

Cenlar FSB  
BK Dept  
425 Philips Blvd  
Ewing NJ 08618

James Alfred Cruz  
151 Legion Rd  
Bloomsburg PA 17815

I certify under penalty of perjury that the foregoing is true and correct.

Date: March 25, 2025

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

Case: 24-00727 JAMES ALFRED CRUZ

CENLAR FSB  
425 PHILLIPS BLVD

EWING, NJ 08618-

Acct No: 0124 - PRE-ARREARS - LEGIOI

ARREARS - 151 LEGION RD MFR ORDER # 33 11/4/24

Sequence: 24  
Modify:  
Filed Date:  
Hold Code: M

Amt Sched:	\$182,478.15	Debt:	\$22,470.34	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$673.57	Accrued Int:	\$0.00
				Balance Due:	\$21,796.77

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>DisbDescrp</u>		
<b>5200</b>	<b>CENLAR FSB</b>							
520-0	CENLAR FSB		09/17/2024	2039758	\$419.40	\$0.00	\$419.40	09/30/2024
520-0	CENLAR FSB		08/07/2024	2038816	\$254.17	\$0.00	\$254.17	08/29/2024
				Sub-totals:	\$673.57	\$0.00	\$673.57	
				Grand Total:	\$673.57	\$0.00		